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Reference from Search A

22. NDN 172-0036-5225-6: **REWARDS BASED VIRAL MARKETING SYSTEM** PUBLICATION
NUMBER- 00101307 WO

23. NDN 172- 0036- 3522- 2: **SYSTEM FOR ELECTRONIC BARTER, TRADING AND
REDEEMING POINTS ACCUMULATED IN FREQUENT USE REWARD PROGRAMS**
PUBLICATION NUMBER- 00079461 WO

24. NDN 172-0035-1249-5: **TOKENLESS BIOMETRIC ELECTRONIC REWARDS SYSTEM**
PUBLICATION NUMBER- 00067187 WO

25. NDN 172- 0034- 4579- 2: **METHOD AND SYSTEM FOR THE PRESENTATION AND
REDEMPTION OF REWARD OFFERS** PUBLICATION NUMBER- 00060516 WO

26. NDN 172-0032-0473-9: **SYSTEM FOR DISTRIBUTION AND REDEMPTION OF LOYALTY
POINTS AND COUPONS** PUBLICATION NUMBER- 00038088 WO

27. NDN 172-0030-0179-8: **LOYALTY FILE STRUCTURE FOR SMART CARD** PUBLICATION
NUMBER- 00017794 WO

28. NDN 172-0023-3414-7: **METHOD AND APPARATUS FOR ADMINISTERING A REWARD
PROGRAM** PUBLICATION NUMBER- 09923596 WO

29. NDN 172- 0022- 9831- 3: **POINT- OF- SALE SYSTEM AND METHOD FOR THE
MANAGEMENT OF GROUP REWARDS** PUBLICATION NUMBER- 09920013 WO

30. NDN 172- 0022- 3256- 9: **CLIENT SYSTEM FOR IP NETWORK** PUBLICATION NUMBER-
09913438 WO

Citations from European Patent Applications: EPA

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A1 ✓ **Rewarding customer transactions**
EPA 00-45 1050835 NDN- 050-0069-2453-0

INVENTOR(S)- Woods, Sarah Klipperke, Grosvenor Dock, Gatliff Road London SW1W 8QR GB
INVENTOR(S)- Mackay, Robin 21 Mauretania Bldg., Atlantic Wharf, 4 Jardin Road London E1 9WB GB

APPLICANT(S)- NCR INTERNATIONAL INC. (1449480) 1700 South Patterson Boulevard Dayton, Ohio 45479 US
DESG. COUNTRIES- AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

PATENT APPLICATION NUMBER- 00303839

DATE FILED- 2000-05-08

PUBLICATION NUMBER- 01050835/EP A2

PUBLICATION DATE- 2000-11-08

PATENT PRIORITY INFO- GB, 9910507, 1999-05-06

ATTORNEY, AGENT, OR FIRM- Cleary, Fidelma et al, (85871), International IP Department NCR Limited 206 Marylebone Road, London NW1 6LY, GB

INTERNATIONAL PATENT CLASS- G06F01760**PUBLICATION- 2000-11-08, A2, Published application without search report****FILING LANGUAGE- English****PROCEDURE LANGUAGE- English****LANGUAGE- English**

A method of operating a loyalty-scheme involving one or more members and one or more participating entities is provided. The method comprises issuing a token to which a certain value is credited in response to a transaction with a participating entity and increasing the value of that token in response to at least one further transaction with a participating entity. The token is not associated with a specific member of the scheme. The method also comprises providing one or more public terminals at which the value of the token can be determined and exchanged for money or moneys worth, for example a voucher which can be exchanged for goods or services.

DESIGNATED COUNTRY(S)- AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

2. System and method for point of use reward determination**EPA 00-39 1039403 NDN- 050-0068-0793-8****INVENTOR(S)- Kogen, Mark 15628 Floorwood Avenue Lawndale, CA 90260 US****INVENTOR(S)- Munoz, Ramiro M. 448 14th Street Santa Monica, CA 90402 US****APPLICANT (S)- Citicorp Development Center, Inc. (1175292) 12731 W. Jefferson Boulevard Los Angeles, California 90066 US****DESG. COUNTRIES- AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE****PATENT APPLICATION NUMBER- 00200964****DATE FILED- 2000-03-17****PUBLICATION NUMBER- 01039403/EP A2****PUBLICATION DATE- 2000-09-27****PATENT PRIORITY INFO- US, 125353 P, 1999-03-19****ATTORNEY, AGENT, OR FIRM- Hynell, Magnus, (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683 40 Hagfors/Uddeholm, SE****INTERNATIONAL PATENT CLASS- G06F01760****PUBLICATION- 2000-09-27, A2, Published application without search report****FILING LANGUAGE- English****PROCEDURE LANGUAGE- English****LANGUAGE- English**

A system and method that allows a group of organizations, e.g. a group of transit agencies, to provide their users with a stored value smart card payment method that rewards them for actual use. The system and method include a card interface device and a smart card for storing respective reward applications, wherein the card interface device reward application retrieves transaction and reward data from the smart card and processes the data within the card interface device in order to determine a transaction reward.

DESIGNATED COUNTRY(S)- AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

3. Method of and apparatus for maintaining a customer loyalty program on a smart card**EPA 00-26 1014320 NDN- 050-0066-7065-9****INVENTOR(S)- Chasko, Stephen John 6417 Cape Cod Way Flowery Branch, Georgia 30542 US****APPLICANT(S)- NCR INTERNATIONAL INC. (1449480) 1700 South Patterson Boulevard Dayton, Ohio 45479 US****DESG. COUNTRIES- AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE**

PATENT APPLICATION NUMBER- 99310201**DATE FILED- 1999-12-17****PUBLICATION NUMBER- 01014320/EP A1****PUBLICATION DATE- 2000-06-28****PATENT PRIORITY INFO- US, 217543, 1998-12-21****ATTORNEY, AGENT, OR FIRM- Williamson, Brian et al, (84715), Internatinal IP Department, NCR Limited, 206 Marylebone Road, London NW1 6LY, GB****INTERNATIONAL PATENT CLASS- G07G00112; G06F01760; G07F00708****PUBLICATION- 2000-06-28, A1, Published application with search report****FILING LANGUAGE- English****PROCEDURE LANGUAGE- English****LANGUAGE- English**

A method of operating a retail checkout terminal includes the step of generating an item-entered control signal when a first item of a customer's items for purchase is entered into the retail checkout terminal. The method also includes the step of storing a first record corresponding to the first item in a terminal transaction table maintained in a terminal memory device associated with the retail checkout terminal in response to generation of the item-entered control signal. Moreover, the method includes the step of transferring the first record from the terminal transaction table to a card transaction table maintained in a card memory device associated with a smart card. A retail checkout terminal is also disclosed.

DESIGNATED COUNTRY(S)- AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

4. Method of and apparatus for maintaining a customer loyalty program on a smart card**EPA 00-26 1014320 NDN- 050-0066-5912-3****INVENTOR(S)- Chasko, Stephen John 6417 Cape Cod Way Flowery Branch, Georgia 30542 US****APPLICANT(S)- NCR INTERNATIONAL INC. (1449480) 1700 South Patterson Boulevard Dayton, Ohio 45479 US DESG. COUNTRIES- AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE****PATENT APPLICATION NUMBER- 99310201****DATE FILED- 1999-12-17****PUBLICATION NUMBER- 01014320/EP A1****PUBLICATION DATE- 2000-06-28****PATENT PRIORITY INFO- US, 217543, 1998-12-21****ATTORNEY, AGENT, OR FIRM- Williamson, Brian et al, (84715), Internatinal IP Department, NCR Limited, 206 Marylebone Road, London NW1 6LY, GB****INTERNATIONAL PATENT CLASS- G07G00112; G06F01760; G07F00708****PUBLICATION- 2000-06-28, A1, Published application with search report****FILING LANGUAGE- English****PROCEDURE LANGUAGE- English****LANGUAGE- English**

A method of operating a retail checkout terminal includes the step of generating an item-entered control signal when a first item of a customer's items for purchase is entered into the retail checkout terminal. The method also includes the step of storing a first record corresponding to the first item in a terminal transaction table maintained in a terminal memory device associated with the retail checkout terminal in response to generation of the item-entered control signal. Moreover, the method includes the step of transferring the first record from the terminal transaction table to a card transaction table maintained in a card memory device associated with a smart card. A retail checkout terminal is also disclosed.

DESIGNATED COUNTRY(S)- AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

5. Method for distributing personalized offers to holders of loyalty cards at the

entrance of points of sale

EPA 00-25 1011060 NDN-050-0066-2793-6

INVENTOR(S)- Cividini, Marcello Localita Villa Macchero 22010 Argegno (Como) IT**APPLICANT(S)**- BRAIN S.r.l. (1792191) Via Solari 11 I-20124 Milano IT **DESG. COUNTRIES**- AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE**PATENT APPLICATION NUMBER**- 99119933**DATE FILED**- 1999-10-11**PUBLICATION NUMBER**- 01011060/EP A1**PUBLICATION DATE**- 2000-06-21**PATENT PRIORITY INFO**- IT, MI982749, 1998-12-18**ATTORNEY, AGENT, OR FIRM**- Modiano, Guido, Dr.- Ing. et al, (40782), Modiano & Associati SpA Via Meravigli, 16, 20123 Milano, IT**INTERNATIONAL PATENT CLASS**- G06F01760; G07G00114**PUBLICATION**- 2000-06-21, A1, Published application with search report**FILING LANGUAGE**- English**PROCEDURE LANGUAGE**- English**LANGUAGE**- English

A method for distributing personalized offers to holders of loyalty cards at the entrance of points of sale, characterized in that it comprises the steps of:

storing in a database (10) purchasing data of individual customers who hold loyalty cards (14);

rating customers who hold loyalty cards (14) into a plurality of classes according to the type of purchase that they normally make;

on the basis of said purchasing data present in said database (10) and of said consumer rating, proposing personalized offers to the individual consumers at the entrance of a point of sale.

DESIGNATED COUNTRY(S)- AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE**6. Privacy-enabled loyalty card system and method**

EPA 00-15 0992924 NDN-050-0065-6277-2

INVENTOR(S)- O'Flaherty, Kenneth W. 3765 Torrey View Court San Diego, CA 92130 US**INVENTOR(S)**- Watts, Reid M. 201 Spring Creek Court Lexington, SC 29072 US**INVENTOR(S)**- Ramsay, David A. 124 Belle Chase Drive Lexington, SC 29072 US**APPLICANT (S)**- NCR International, Inc. (1449484) 1700 South Patterson Boulevard Dayton, Ohio 45479 US **DESG. COUNTRIES**- AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE**PATENT APPLICATION NUMBER**- 99307582**DATE FILED**- 1999-09-24**PUBLICATION NUMBER**- 00992924/EP A2**PUBLICATION DATE**- 2000-04-12**PATENT PRIORITY INFO**- US, 165457, 1998-10-02**ATTORNEY, AGENT, OR FIRM**- Cleary, Fidelma et al, (85871), International IP Department NCR Limited 206 Marylebone Road, London NW1 6LY, GB**INTERNATIONAL PATENT CLASS**- G06F01760**PUBLICATION**- 2000-04-12, A2, Published application without search report**FILING LANGUAGE**- English**PROCEDURE LANGUAGE**- English**LANGUAGE**- English

A method, apparatus, article of manufacture, and a memory structure for controlling the collection and dissemination of data stored in a data warehouse is disclosed. The method comprises the steps of accepting a request for a privacy card from a consumer, querying the consumer for consumer personal information and privacy preferences, storing a customer unique proxy identifying the customer in the data warehouse, and issuing a privacy card comprising the proxy to the customer. The program storage device comprises a medium for storing instructions performing the method steps outlined above. The apparatus comprises a means for

accepting the request for a privacy card from the consumer and for querying the consumer for personal information and privacy preferences, such as a kiosk, ATM or internet connection, a data warehouse for storing the customer unique proxy, and a means for issuing the privacy card.

DESIGNATED COUNTRY(S)- AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

7. A method and system for tracking smart card loyalty points

EPA 99-31 0933717 NDN- 050-0063-0624-0

INVENTOR(S)- Kawan, Joseph C. 2034, Paramount Drive Hollywood, California 90068 US

APPLICANT (S)- Citicorp Development Center, Inc. (1175292) 12731 W. Jefferson Boulevard Los Angeles, California 90066 US **DESG. COUNTRIES-** AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL

PATENT APPLICATION NUMBER- 99101600

DATE FILED- 1999-01-29

PUBLICATION NUMBER- 00933717/EP A2

PUBLICATION DATE- 1999-08-04

PATENT PRIORITY INFO- US, 73093 P, 1998-01-30

ATTORNEY, AGENT, OR FIRM- Beetz & Partner Patentanwalte, (100712), Steinsdorfstrasse 10, 80538 Munchen, DE

INTERNATIONAL PATENT CLASS- G06F01760

PUBLICATION- 1999-08-04, A2, Published application without search report

FILING LANGUAGE- English

PROCEDURE LANGUAGE- English

LANGUAGE- English

A method and system for tracking and redeeming smart card loyalty points includes storing loyalty program information related to transactions with at least one merchant in a loyalty register residing on a smart card microcomputer (6) for the customer. Transaction information about transactions with the merchant is stored in a purchase log (26) likewise residing on the smart card microcomputer (6) for the customer. The stored transaction information is compared with the stored loyalty program information, and transaction information about one or more transactions with the merchant which is stored in the purchase log (26), but which is omitted from the loyalty register, is automatically identified. The stored loyalty program information is then automatically updated with the omitted transaction information. The transaction information includes, for example, a plurality of unique transaction numbers (30) in ascending order, and identifying the omitted transaction information involves identifying one or more transaction numbers in the stored transaction information that is greater than any transaction number stored in the loyalty program information.

DESIGNATED COUNTRY(S)- AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

Citations from INSPEC: INS

8. Design and implementation of the system provide of the loyalty service for electronic commerce

INS 00-42 6740019 C2000-12-7120-006 (CCA) NDN- 174-0674-0018-5

Jae-Youn Hong; Ki-Young Kim; Young-Seok Lee; Hoon Choi; Young-Kuk Kim; Seungjae Hong

JOURNAL NAME- Journal of KISS: Computing Practices

ABBREVIATED JOURNAL TITLE- J. KISS, Comput. Pract. (South Korea)

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COPYRIGHT OF BIBLIOGRAPHIC- Copyright 2000, IEE
PUBLISHER- Korea Inf. Sci. Soc
PUBLICATION COUNTRY- South Korea
LANGUAGE- Korean

Loyalty is a bonus point that a customer earns as a reward for purchasing goods from a shop or a manufacturer. The management of loyalty such as issuing, accounting, reimbursing is carried out by the loyalty system. Traditional loyalty systems were proprietary. As a result, the systems are not interoperable with each other. However, our loyalty system allows a group of merchants to join together and use the same IC card to operate their own loyalty programs. Data and counters can be shared or totally isolated, using secret codes and keys. The loyalty pool system communicates with the loyalty service providers over the Internet and performs the management of loyalty in a fully automated manner. The paper describes the functional architecture and internal behavior of the loyalty pool system along with the communication protocols.

DESCRIPTOR(S)- electronic commerce; protocols; retail data processing; Internet
IDENTIFIER (S)- communication protocols; electronic commerce; functional architecture; internal behavior; loyalty management; loyalty pool system; loyalty programs; loyalty service; loyalty service providers; loyalty system; merchants; secret codes; Internet ; IC card
TREATMENT CODE- TC-P
SECTIONAL CLASSIFICATION CODE- C7120; C7180; C7210N; C5640

9. A distributed-star overnet for global business applications

INS 99-44 6402730 B1999-12-6210L-129 (EEA); C1999-12-5620-030 (CCA) NDN- 174-0640-2729-3

Leinwand, A.

ABBREVIATED JOURNAL TITLE- IEEE GLOBECOM 1998 (Cat. NO. 98CH36250)
PART NUMBER- vol.2
1998
PP. 1291-6 vol.2
6 vol. (Ixxii+lvi+3773) page(s)
0 reference(s)
DOCUMENT TYPE- Conference paper
ISBN- 0 7803 4984 9
CORPORATE AUTHOR- Digital Island, San Francisco, CA, USA
SPONSORING AGENCY- IEEE; IEEE Commun. Soc.; ICC GLOBECOM
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PUBLICATION COUNTRY- USA
CONFERENCE DATE- 8-12 Nov. 1998
CONFERENCE TITLE- IEEE GLOBECOM 1998
CONFERENCE LOCATION- Sydney, NSW, Australia
LANGUAGE- English (DEF)

As multinational corporations capitalize on the digital economy, industry analysts are predicting that the online distribution of global business applications will have enormous appeal. Given the Internet's funding history with the US Department of Defense, multinational corporations have discovered that the architecture of the Internet which routes nearly all of the world's Internet traffic through peering points, called network access points (NAPs), does not scale to meet the requirements of increasingly complex business applications. Many companies have turned to premium, next-generation overnets to bypass public Internet congestion and get greater quality of service (QoS). The result is an improved experience for the global customer accessing a company's Web site with no time-outs or lengthy download times so end users can complete transactions for sales, customer support and other e-commerce applications. This causes increased customer retention and loyalty that successfully impact profitability. Unlike the public Internet, the success of the overnet is largely due to its innovative distributed-star architecture, which was specifically designed for global e-commerce. By comparison, the Internet was architected to withstand a nuclear attack-not to deploy business IP applications.

DESCRIPTOR(S)- business communication; computer networks; network topology; quality of service

IDENTIFIER(S)- customer support; distributed-star architecture; distributed-star overnet; download time; e-commerce; global business applications; multinational corporations; premium next-generation overnets; quality of service; QoS; Web site
TREATMENT CODE- TC-T
SECTIONAL CLASSIFICATION CODE- B6210L; B6150P; C5620

10. Leveraging new technology to build brand loyalty
INS 97-05 5485823 NDN- 174-0548-5822-4

Munger, S.

JOURNAL NAME- Direct Marketing
ABBREVIATED JOURNAL TITLE- Direct Mark. (USA)
VOL. 59
NO. 8
Dec. 1996
PP. 58-60
0 reference(s)
DOCUMENT TYPE- Journal paper
ISSN- 0012-3188
CODEN- DIMADI
COPYRIGHT OF BIBLIOGRAPHIC- Copyright 1997, IEE
PUBLISHER- Hoke Communications
PUBLICATION COUNTRY- USA
LANGUAGE- English (DEF)

What do the Internet , Web sites , intranets, online services and residential personal computer penetration rates mean for marketers? How much of the marketing budget should a company allocate to online media and what should online programs consist of? Will heavy investment in new media today deliver significant competitive advantage tomorrow? For many marketers, it's a dizzying whirl of questions without obvious answers. None the less, the basic premise of marketing has not changed. It's still about finding out what the customers need and then fulfilling that need better and faster than the competition. What has changed is that new technology is empowering marketers by providing a unique type of direct access to customers. This direct access has the potential to radically transform the marketing process, and it will be key to building critical brand loyalty . Building brand loyalty is more important than ever but it's getting tougher to achieve in a marketplace characterized by brand proliferation, condensed development and product lifecycles, globalization and media fragmentation to the point of splintering.

DESCRIPTOR(S)- marketing; Internet
IDENTIFIER (S)- brand loyalty ; brand proliferation; competitive advantage; globalization; investment; marketers; marketing; media fragmentation; online media
TREATMENT CODE- TC-P
SECTIONAL CLASSIFICATION CODE- D2140; D5020

Citations from U.S. Patent Bibliographic Database: PAT

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11. Modular signature and data-capture system and point of transaction payment and reward system
PAT 02-27-01 06193152 NDN- 217-0396-5862-0

INVENTOR(S)- Fernando, Llavanya; Rafii, Abbas; Williams, Nicholas; Bunn, Eric A.; Valliani, Aziz

PATENT NUMBER- 06193152

PATENT APPLICATION NUMBER- 853955**DATE FILED- 1997-05-09****PATENT DATE- 2001-02-27****NUMBER OF CLAIMS- 20****EXEMPLARY CLAIMS- 1****FIGURES- 5****ART/GROUP UNIT- 2876****PATENT CLASS- Invention (utility) patent****PATENT ASSIGNEE(S)- Receiptcity.Com, Inc.****ASSIGNEE CITY- San Jose****ASSIGNEE STATE- CA****ATTORNEY, AGENT, OR FIRM- Flehr Hohbach Test Albritton & Herbert LLP****U.S. PATENT CLASS- 2353800000****U.S. CLASSIFICATION REFS.- X235379000; X235383000; X235385000; X235451000****INTERNATIONAL PATENT CLASS- 7G06K00500****PATENT REFERENCE(S)- 4058839; 4385285; 4386266; 4882675; 4982346; 4993068; 4995086; 5175682; 5195133; 5233547; 5288976; 5313051; 5428210; 5432326; 5448044; 5448047; 5459306; 5488575; 5509083; 5536930; 5559313; 5559885; 5587560; 5592560; 5594226; 5617343; 5640002; 5650761; 5756978; 5778067**

A modular signature and data capture device employs a standardized ISA bus, standardized communication ports, and standardized x86 CPU architecture to promote flexibility in using past, present, and future software and accessories. A VGA-caliber backlit LCD is superimposingly combined with a pressure touch pad that is useable with a passive stylus. The LCD displays pen drawn signatures and graphics in real-time, and can display images and data stored in the device, or downloaded from a host system, including advertisements. The LCD can also display menus, device instructions, virtual pressure-sensitive data keys, and control keys. The device includes a built-in a three-stripe magnetic card reader unit. The device accepts PCMCIA-compatible accessories including solid state memory units and smartcards, and is compatible with plug-in accessories including an external PIN keypad entry unit, a fingerprint unit, an omnibus unit including a printer and check processor in addition to a fingerprint unit. Security is provided by DES-encrypting PIN data and/or using Master/Session and/or DUKPT key management, or by using fingerprint token data as a PIN. The invention may be used to conduct paperless transactions in which the merchant is paid in realtime. Further, merchant purchase profiles may be generated on a per-user basis to promote more effective advertising.

EXEMPLARY CLAIMS- 1. A self-contained modular signature capture device that has functionality without a host system and is useable during a transaction by a user to provide user-profile information, comprising:..a writing/display unit including a pad responsive to writing thereon with a passive stylus, and including a liquid crystal display superimposed with said pad; ..a central processor unit (CPU) coupled to read-only-memory (ROM) storing at least one software routine executable by said CPU for operating said device, and further coupled to random access memory (RAM), and to said writing/display unit; ..an ISA-compatible bus coupled to said CPU; ..an ISA-compatible bus coupled to said CPU; electronic circuitry, coupled to said bus and responsive to said writing so as to present on said display an image of said writing readable by said user; ..interface circuitry, coupled to said bus, to permit operatively coupling at least one add-on accessory to said device; ..a magnetic card sub-unit, coupled to said bus, to permit magnetically reading and writing data to a card carrying at least two stripes of magnetic media; and communication interface circuitry, coupled to said bus, to permit coupling said device to a communications link for data transfer to an electronic system, said data including user-profile data; ..wherein during said transaction transferred said data enables said electronic system to select, based upon at least a purchase made during said transaction and upon any said user-profile data previously stored for said user, for immediate display and viewing by said user media relevant to said usersquos user-profile.

12. Method and apparatus for processing customized group reward offers

PAT 10-03-00 06128599 NDN- 217-0382-8063-8**INVENTOR(S)- Walker, Jay S.; Jindal, Sanjay K.; Weir-Jones, Toby****PATENT NUMBER- 06128599****PATENT APPLICATION NUMBER- 948144****DATE FILED- 1997-10-09****PATENT DATE- 2000-10-03****NUMBER OF CLAIMS- 52****EXEMPLARY CLAIMS- 1****FIGURES- 8****ART/GROUP UNIT- 271**

PATENT CLASS- Invention (utility) patent
PATENT ASSIGNEE(S)- Walker Asset Management Limited Partnership
ASSIGNEE CITY- Stamford
ASSIGNEE STATE- CT
ATTORNEY, AGENT, OR FIRM- Alderucci, Dean; Maschoff, Kurt M.
U.S. PATENT CLASS- 7050140000
U.S. CLASSIFICATION REFS.- X235380000; X705038000; X705039000
INTERNATIONAL PATENT CLASS- 7G06F01760
PATENT REFERENCE(S)- 5025372; 5053957; 5056019; 5287268; 5297026; 5466919; 5483444; 5537314; 5621640; 5710886

The present invention is an apparatus for providing and managing a customized reward offer to an affinity group sponsor based on the aggregate performance of members of the group. The apparatus includes a processor configured to access historical aggregate data associated with the affinity group. The processor is further configured to determine a performance target associated with the affinity group. The processor is also configured to determine aggregate performance data based on the historical data and determine a performance target based on the aggregate performance data.

EXEMPLARY CLAIMS- Claim- 1. A method for generating a customized reward offer for a sponsor of an affinity group, said method comprising the steps of: accessing transaction data, said transaction data associated with a plurality of financial accounts, each controlled by a member of said affinity group; determining aggregate performance data based on said transaction data, said aggregate performance data describing activity of said plurality of financial accounts; and determining a performance target based on said aggregate performance data.

13. Method and apparatus for customer loyalty and marketing analysis

PAT 09-19-00 06119933 NDN- 217-0380-2265-0

INVENTOR(S)- Wong, Earl Chang; Miles, Gordon H.

PATENT NUMBER- 06119933
PATENT APPLICATION NUMBER- 116654
DATE FILED- 1998-07-16
PATENT DATE- 2000-09-19
NUMBER OF CLAIMS- 6
EXEMPLARY CLAIMS- 1
FIGURES- 24
ART/GROUP UNIT- 286
PATENT CLASS- Invention (utility) patent
INVENTOR COUNTRY/ZIPCODE- 62131; 92007
ATTORNEY, AGENT, OR FIRM- Townsend and Townsend and Crew LLP
U.S. PATENT CLASS- 2353800000
U.S. CLASSIFICATION REFS.- X235381000; X902027000
INTERNATIONAL PATENT CLASS- 7G06K00500
PATENT REFERENCE(S)- 4334278; 4678895; 4745267; 4882675; 4993068; 5056019; 5101098; 5200889; 5256863; 5594226; 5877482; 5971272

A customer frequency, analysis and reward system has multiple alternative components and allows for input of customer identification through use of a smart card, biometric input device, or a preexisting identification, such as a credit card, government-issued id, or checking account. A customer interacts with the system initially at a data collection point-of-sale (POS) device at a retail outlet. Data is periodically collected from the retail site to a data warehouse, where various types of analysis may be performed. A customer can interact with the system using an internet interface, thus reducing costs of ownership.

EXEMPLARY CLAIMS- Claim- 1. A method for identifying a customer for administering a customer frequency, analysis, and reward system comprising: obtaining from a customer customer identifying information such as name, address and phone number; selecting a customer identification means, said means not requiring assignment of a new customer identification number; and using said customer identification means to record customer transactions details in a database local to a point-of-sale location.

14. Method and apparatus for administering a reward program

PAT 04-11-00 06049778 NDN- 217-0365-2980-7

INVENTOR(S)- Walker, Jay S.; Van Luchene, Andrew S.; Jorasch, James A.; Alderucci, Dean

PATENT NUMBER- 06049778

PATENT APPLICATION NUMBER- 961964

DATE FILED- 1997-10-31

PATENT DATE- 2000-04-11

NUMBER OF CLAIMS- 82

EXEMPLARY CLAIMS- 1

FIGURES- 12

ART/GROUP UNIT- 275

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- Walker Asset Management Limited Partnership

ASSIGNEE CITY- Stamford

ASSIGNEE STATE- CT

ATTORNEY, AGENT, OR FIRM- Alderucci, Dean

U.S. PATENT CLASS- 7050140000

INTERNATIONAL PATENT CLASS- 7G06F01900

PATENT REFERENCE(S)- 4750119; 4876592; 5025372; 5056019; 5200889; 5202826; 5237498; 5287268; 5367148; 5426281; 5467269; 5537314; 5642279; 5675662; 5710886; 5729693; 5809481

In accordance with the present invention, a central controller stores a series of registrations, each of which corresponds to a purchaser of a product. The central controller calculates a measurement of product success, such as the number of products sold or the market share of the product. The central controller determines if the measurement is within a predetermined range. For example, the central controller may determine if the number of products sold exceeds a predetermined threshold. A selected set of registrations which are "early-adopter" registrations are selected. The set of registrations thereby defines a set of early-adopter purchasers. For example, the central controller may select a set of registrations having ordinal positions within a predetermined range of positions, such as the first hundred registrations. Thus, one hundred early-adopter purchasers are defined. If the measurement of product success is within the predetermined range, a reward, such as a refund or a free product, is provided to each early-adopter purchaser. For example, if sales of the product exceed 1,000,000 units, a reward is provided to each early-adopter purchaser.

EXEMPLARY CLAIMS- Claim- 1. A computer-based method for administering a reward program based on a series of registrations, each registration corresponding to a purchaser, comprising: calculating a measurement of product success; determining if the measurement is within a predetermined range; selecting from the series of registrations a set of registrations which are early-adopter registrations, the set of registrations thereby defining a set of early-adopter purchasers; and providing a reward to each early-adopter purchaser if the measurement is within the predetermined range.

15. Method and system for processing customized reward offers

PAT 01-25-00 06018718 NDN- 217-0358-7045-5

INVENTOR(S)- Walker, Jay S.; Jindal, Sanjay K.; Weir-Jones, Toby

PATENT NUMBER- 06018718

PATENT APPLICATION NUMBER- 921868

DATE FILED- 1997-08-28

PATENT DATE- 2000-01-25

NUMBER OF CLAIMS- 46

EXEMPLARY CLAIMS- 46

FIGURES- 8

ART/GROUP UNIT- 271

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- Walker Asset Management Limited Partnership

ASSIGNEE CITY- Stamford

ASSIGNEE STATE- CT

ATTORNEY, AGENT, OR FIRM- Alderucci, Dean

U.S. PATENT CLASS- 7050140000

U.S. CLASSIFICATION REFS.- X705038000

INTERNATIONAL PATENT CLASS- 6G06F01760

PATENT REFERENCE(S)- 4876592; 5025372; 5053957; 5056019; 5287268; 5297026; 5466919; 5483444; 5537314; 5621640; 5710886

The present invention is a method is for providing and managing a customized reward offer to a holder of a financial account. The method includes the step of accessing historical account data associated with the financial account. The method further includes the step of determining a first performance target associated with the financial account. The method also includes the steps of selecting a reward offer having an associated reward description and transmitting the first performance target and the reward description to the account holder. The method continues with the steps of collecting transaction data associated with the financial account and evaluating the collected transaction data to determine a second performance target associated with the financial account. The collected transaction data is then compared to said first performance target. If the collected transaction data exceeds the first performance target, the financial account is updated to reflect the reward. A system is also provided to implement the steps of the method.

EXEMPLARY CLAIMS- Claim- 46. A computer- readable storage medium encoded with processing instructions for implementing a method for providing a customized reward offer with a credit card account, said processing instructions for directing a computer to perform the steps of: accessing historical account data associated with said credit card account; determining a first performance target associated with said credit card account; collecting transaction data associated with said credit card account; and evaluating said collected transaction data to determine a second performance target associated with said credit card account.

16 Tokenless biometric electronic rewards system

PAT 01-04-00 06012039 NDN- 217-0357-2421-9

INVENTOR(S)- Hoffman, Ned; Pare, Jr., David Ferrin; Lee, Jonathan Alexander

PATENT NUMBER- 06012039

PATENT APPLICATION NUMBER- 244784

DATE FILED- 1999-02-05

PATENT DATE- 2000-01-04

NUMBER OF CLAIMS- 20

EXEMPLARY CLAIMS- 1

FIGURES- 5

ART/GROUP UNIT- 274

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- SmartTouch, Inc.

ASSIGNEE CITY- Berkeley

ASSIGNEE STATE- CA

ATTORNEY, AGENT, OR FIRM- Kamarei, Ali

U.S. PATENT CLASS- 7050140000

U.S. CLASSIFICATION REFS.- X705044000; X380023000; X382115000

INTERNATIONAL PATENT CLASS- 6G06F01760; G06K00900

PATENT REFERENCE(S)- 4995086; 4998279; 5036461; 5210588; 5222152; 5229764; 5230025; 5280527; 5321242; 5325442; 5335288; 5343529; 5351303

The method of the invention includes a tokenless authorization of a reward transaction between an issuer and a recipient using an electronic identicator and at least one recipient bid biometric sample, the method comprising the following steps. A recipient registration step, wherein a recipient registers with an electronic identicator at least one registration biometric sample. An issuer registration step, wherein the issuer registers identification data with the electronic identicator. During a transaction formation step, wherein an electronic reward transaction is formed between the issuer and the recipient, comprising issuer bid identification data, transaction data, and at least one recipient bid biometric sample, the bid biometric sample is obtained from the issuer's person. In at least one transmission step, the issuer bid identification data, the transaction data, and recipient bid biometric sample are electronically forwarded to the electronic identicator. In a recipient identification step, the electronic identicator compares the bid biometric sample with at least one registered biometric sample for producing either a successful or failed identification of the recipient. In an issuer identification step, the electronic identicator compares the issuer's bid identification data with an issuer's registered identification data for producing either a successful or failed identification of the issuer. Thereby, upon successful identification of the recipient and issuer, a reward transaction is authorized for debit or credit settlement of reward units from the recipient's rewards account, without the recipient presenting any personalized man-made tokens such as smartcards or magnetic swipe cards.

EXEMPLARY CLAIMS- Claim- 1. A method for tokenless authorization of a reward transaction between an issuer and a recipient using an electronic identicator and at least one recipient bid biometric sample, said method comprising the steps of: a. a recipient registration step, wherein a recipient registers with an electronic identicator at least one registration biometric sample; b. an issuer registration step, wherein the issuer

registers identification data with the electronic identifier; c. a transaction formation step, wherein an electronic reward transaction is formed between the issuer and the recipient, comprising issuer bid identification data, transaction data, and at least one recipient bid biometric sample, wherein the bid biometric sample is obtained from the issuer's person; d. at least one transmission step, wherein the issuer bid identification data, the transaction data, and recipient bid biometric sample are electronically forwarded to the electronic identifier; e. a recipient identification step, wherein the electronic identifier compares the bid biometric sample with at least one registered biometric sample for producing either a successful or failed identification of the recipient; f. an issuer identification step, wherein the electronic identifier compares the issuer's bid identification data with an issuer's registered identification data for producing either a successful or failed identification of the issuer; wherein upon successful identification of the recipient and issuer, a reward transaction is authorized for debit or credit settlement of reward units from the recipient's rewards account, without the recipient presenting any personalized man-made tokens such as smartcards or magnetic swipe cards.

Citations from U.S. Patent Bibliographic Database: PA1

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17. Subscriber reward method

PAT 11-23-99 05991376 NDN- 175-0352-8080-0

INVENTOR(S)- Hennessy, Linda; Safran, Steve L.

PATENT NUMBER- 05991376

PATENT APPLICATION NUMBER- 858936

DATE FILED- 1997-05-20

PATENT DATE- 1999-11-23

NUMBER OF CLAIMS- 22

EXEMPLARY CLAIMS- 1

FIGURES- 1

ART/GROUP UNIT- 273

PATENT CLASS- Invention (utility) patent

PATENT ASSIGNEE(S)- AT&T Corp.

ASSIGNEE CITY- New York

ASSIGNEE STATE- NY

ATTORNEY, AGENT, OR FIRM- Levy, Robert B.

U.S. PATENT CLASS- 3791140000

U.S. CLASSIFICATION REFS.- X379093110; X379111000; X379121000; X379125000

INTERNATIONAL PATENT CLASS- 6H04M01500

PATENT REFERENCE(S)- 5504808; 5608785; 5639088; 5675636; 5729693; 5734838

A subscriber (12) of a communications carrier is rewarded upon meeting certain criterion. Upon receipt of the subscriber's call, the carrier accesses a profile for the subscriber indicative of the subscriber's relationship with the carrier. Based on the information in the profile, as well as any external criterion the carrier may impose, the carrier determines whether the subscriber is eligible for a reward, and if so, then provides an announcement of the reward during the call. The carrier then provides the reward, which may be a reward of communications of service.

EXEMPLARY CLAIMS- Claim- 1. A method for uniformly providing rewards to communication carrier subscribers in accordance with at least a first criterion common for all subscribers that place calls with the communications carrier, comprising the steps of: storing a profile containing information about the subscriber's relationship with the carrier; accessing the information in the subscriber's profile upon receipt by the carrier of a call placed by the subscriber; uniformly determining, in part, from the information contained in the subscriber's profile, whether the subscriber, upon using said communications carrier, is eligible for a reward using said first criterion common to all subscribers such that each subscriber meeting the common criterion receives the reward with other subscribers meeting the common criterion and if so, then announcing to the subscriber during the call that the subscriber is being rewarded, and providing the subscriber with the reward.

NO-DESCRIPTORS.

Citations from PCT Database: PCT

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A18 18 WEB BASED REFERRALS WITH REWARD INCENTIVE

PCT 02-15-01 00111472 WO NDN- 172-0037-5390-5

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DATE FILED- 2000-08-09

PUBLICATION NUMBER- 00111472 WO

DOCUMENT TYPE- A1

PUBLICATION DATE- 2001-02-15

PATENT PRIORITY INFO- 60/147,964, 1999- 08- 09, United States of America; 09/635,994, 2000- 08- 09, United States of America

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INTERNATIONAL PATENT CLASS- G06F; 13/00; 17/60; 157/00

PCT APP. NO.- PCT/US00/21798

FILING LANGUAGE- English

LANGUAGE- English

A method of marketing a good or service over the Internet comprises the steps of granting a transacting party the right to forward a letter of referral (step 103) with a referral token containing a URL link to a second party (step 104). The token grants the party holding it a discount or reward incentive to execute the transaction and limited privileges of reward for forwarding the token and a referral directly or indirectly to a subsequent party (step 110) that exercises the transaction offer associated with the token. The token is tracked in a secure data base (step 118) to protect against digital piracy such as hacking, counterfeiting and spamming as well as to log rewards awarded to referring parties and transacting parties.

DESIGNATED COUNTRY(S)- AE; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CR; CU; CZ; DE; DK; DM; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MA; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; TZ; UA; UG; US; UZ; VN; YU; ZA; ZW; GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

A19 19 INTERNET PAYMENT, AUTHENTICATION AND LOADING SYSTEM USING VIRTUAL SMART CARD

PCT 02-01-01 00108113 WO NDN- 172-0037-2031-6

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DATE FILED- 2000-07-21

PUBLICATION NUMBER- 00108113 WO

DOCUMENT TYPE- A1

PUBLICATION DATE- 2001-02-01

PATENT PRIORITY INFO- 09/359,083, 1999-07-22, United States of America

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INTERNATIONAL PATENT CLASS- G07F; 19/00

PCT APP. NO.- PCT/US00/19984

FILING LANGUAGE- English

LANGUAGE- English

A system loads, authenticates and uses a virtual smart card for payment of goods and/or services purchased on-line over the Internet. An online purchase and load (OPAL) server includes a virtual smart card data base that has a record of information for each smart card that it represents for a user at the behest of an issuer. The server includes a smart card emulator that emulates a smart card by using the card data base and a hardware security module. The emulator interacts with a pseudo card reader module in the server that imitates a physical card reader. The server also includes a client code module that interacts with the pseudo card reader and a remote payment or load server. A pass-through client terminal presents a user interface and passes information between the OPAL server and a merchant server, and between the OPAL server and a bank server. The Internet provides the routing functionality between the client terminal and the various servers. A merchant advertises goods on a web site. A user uses the client terminal to purchase goods and/or services from the remote merchant server. The payment server processes, confirms and replies to the merchant server. The payment server is also used to authenticate (206squo) the holder of a virtual card who wishes to redeem loyalty points from a merchant. To load value, the client terminal requests a load from a user account at the bank server. The load server processes, confirms and replies to the bank server.

DESIGNATED COUNTRY(S)- AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; BZ; CA; CH; CN; CR; CU; CZ; DE; DK; DM; DZ; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MA; MD; MG; MK; MN; MW; MX; MZ; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; TZ; UA; UG; US; UZ; VN; YU; ZA; ZW; GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

20. METHOD AND SYSTEM FOR GENERATING CUSTOMER INCENTIVES BY REWARDING CUSTOMERS WITH SECURITIES

PCT 01-25-01 00106438 WO NDN- 172-0037-0356-2

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DATE FILED- 2000-07-20
PUBLICATION NUMBER- 00106438 WO
DOCUMENT TYPE- A1
PUBLICATION DATE- 2001-01-25
PATENT PRIORITY INFO- 60/144,630, 1999-07-20, United States of America; 60/159,553, 1999-10-15, United States of America; 60/164,752, 1999-11-12, United States of America
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INTERNATIONAL PATENT CLASS- G06F; 17/60
PCT APP. NO.- PCT/US00/19730
FILING LANGUAGE- English
LANGUAGE- English

A central controller or controllers with databases of customers' information includes customer purchases. After a period of time, the central controller allocates a reward incentive to customers' accounts as per their activities in the form of equity in the seller's company. The central controller records the average weighted stock price when the securities are bought, and calculates the total or a fraction of the securities a customer is entitled to receive and post the amounts accordingly. When customers want to exercise their equity rights, they have the choice to sell for cash or receive stock for further appreciation. The method and apparatus of the present invention may be applied in particular in the context of an electronic commerce system.

DESIGNATED COUNTRY(S)- AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; BZ; CA; CH; CN; CR; CU; CZ; DE; DK; DM; DZ; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MA; MD; MG; MK; MN; MW; MX; MZ; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; TZ; UA; UG; US; UZ; VN; YU; ZA; ZW; GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

21. SYSTEM AND METHOD FOR GLOBAL GENERIC MILEAGE LOYALTY PROGRAM

PCT 01-18-01 00104823 WO NDN- 172-0036-8741-6

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APPLICANT(S)- CRAPO, Jeff, D. 9956 North Mulberry Drive, Cedar Hills, UT 84062 United States of America
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DATE FILED- 2000-07-10
PUBLICATION NUMBER- 00104823 WO
DOCUMENT TYPE- A2
PUBLICATION DATE- 2001-01-18
PATENT PRIORITY INFO- 60/143,559, 1999-07-13, United States of America; 09/483,535, 2000-01-14, United States of America
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INTERNATIONAL PATENT CLASS- G06F; 17/60
PCT APP. NO.- PCT/US00/40343
FILING LANGUAGE- English
LANGUAGE- English

A system and method for providing generic miles for a variety of behaviors that are redeemable for tickets for world-wide travel on any airline preferably comprises: a web server, an application server, a database server

and disk array. The application server further comprises various modules including a mileage transfer unit, an account balance unit, a fraud detection unit, a transaction history unit and an account status unit. These units are operable on the application server to provide a loyalty reward system for providing generic miles that provides much of the functionality electronically. In particular, the system allows generic miles to be transferred electronically, for the detection of fraudulent mileage transfers, for members and partners to check mileage account balances electronically, for the automatic generation and transmission of notification of mileage balance levels, and for the automatic maintenance of mile awards and redemption.

DESIGNATED COUNTRY(S)- AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; BZ; CA; CH; CN; CR; CU; CZ; DE; DK; DM; DZ; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MA; MD; MG; MK; MN; MW; MX; MZ; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; TZ; UA; UG; US; UZ; VN; YU; ZA; ZW; GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

22. REWARDS BASED VIRAL MARKETING SYSTEM

PCT 01-04-01 00101307 WO NDN- 172-0036-5225-6

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DATE FILED- 2000-06-21

PUBLICATION NUMBER- 00101307 WO

DOCUMENT TYPE- A2

PUBLICATION DATE- 2001-01-04

PATENT PRIORITY INFO- 09/344,673, 1999-06-25, United States of America

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INTERNATIONAL PATENT CLASS- G06F; 17/60

PCT APP. NO.- PCT/US00/17367

FILING LANGUAGE- English

LANGUAGE- English

A rewards based viral marketing system for use over a computer network is disclosed. The computer network includes at least one client computer associated with one or more users, at least one server associated with a provider of goods or services, and at least one server associated with a referral site, the referral site receiving a commission from providers of goods and services based upon sales corresponding to referred users. The method comprises (a) providing, at a client computer, to a first user of the referral site the option to send to other users of the computer network a sign-up offer from the referral site; (b) providing the first user the opportunity to receive compensation for sending the sign-up offers by associating the other users of the computer network who accept the sign-up offers with the first user; (c) creating a pool comprising a predetermined portion of the total of the commissions received, during a predetermined time period, by the referral site; and (d) distributing to the first user a percentage of the pool, the percentage based on the number of other users of the referral site attributable to the first user over the sum of the total number of users attributable to every other user of the referral site.

DESIGNATED COUNTRY(S)- AE; AG; AL; AM; AT; AT; AU; AZ; BA; BB; BG; BR; BY; BZ; CA; CH; CN; CR; CU; CZ; CZ; DE; DE; DK; DK; DM; DZ; EE; EE; ES; FI; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE; KG; KP; KR; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MA; MD; MG; MK; MN; MW; MX; MZ; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SK; SL; TJ; TM; TR; TT; TZ; UA; UG; UZ; VN; YU; ZA; ZW; GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

23. SYSTEM FOR ELECTRONIC BARTER, TRADING AND REDEEMING POINTS ACCUMULATED IN FREQUENT USE REWARD PROGRAMS

PCT 12-28-00 00079461 WO NDN- 172-0036-3522-2

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DATE FILED- 2000-06-23

PUBLICATION NUMBER- 00079461 WO

DOCUMENT TYPE- A1

PUBLICATION DATE- 2000-12-28

PATENT PRIORITY INFO- 60/140,603, 1999-06-23, United States of America

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INTERNATIONAL PATENT CLASS- G06F; 17/60

PCT APP. NO.- PCT/US00/17226

FILING LANGUAGE- English

LANGUAGE- English

A system and method for operating a reward points accumulation and redemption program wherein a user earns reward points from a plurality of reward points issuing entities, each of the reward points issuing entities tracking the users' earned reward points in a user reward point account stored on a rewards server. A trading server accumulates the users' earned reward points from each of the reward servers (10, 12, 14) interconnected over a network in association with consideration provided by the reward servers to the trading server and credits the accumulated points into a reward exchange account associated with the user. The user may then select an item for purchase from a merchant computer interconnected to the network. The merchant computer provides the item to the user in exchange for consideration received from the trading server.

DESIGNATED COUNTRY(S)- AE; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CR; CU; CZ; DE; DK; DM; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MA; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; TZ; UA; UG; UZ; VN; ZA; ZW; GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

24. TOKENLESS BIOMETRIC ELECTRONIC REWARDS SYSTEM

PCT 11-09-00 00067187 WO NDN- 172-0035-1249-5

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DATE FILED- 2000-02-02

PUBLICATION NUMBER- 00067187 WO

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PUBLICATION DATE- 2000-11-09

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INTERNATIONAL PATENT CLASS- G06F; 17/60; G06K; 9/00

PCT APP. NO.- PCT/US00/02783

FILING LANGUAGE- English

LANGUAGE- English

The method of the invention includes a tokenless authorization of a reward transaction between an issuer and a recipient using an electronic identifier and at least one recipient biometric sample, the method

comprising the following steps. A recipient registration step, wherein a recipient registers with an electronic identifier at least one registration biometric sample. An issuer registration step, wherein the issuer registers identification data with the electronic identifier. During a transaction formation step, where an electronic reward transaction is formed between the issuer and the recipient, comprising issuer bid identification data, transaction data, and at least one recipient bid biometric sample, the bid biometric sample is obtained from the issuer's person. In at least one transmission step, the issuer bid identification data, the transaction data, and recipient bid biometric sample are electronically forwarded to the electronic identifier. In a recipient identification step, the electronic identifier compares the bid biometric sample with at least one registered biometric sample for producing either a successful or failed identification of the recipient. In an issuer identification step, the electronic identifier compares the issuer's bid identification data with an issuer's registered identification data for producing either a successful or failed identification of the issuer. Thereby, upon successful identification of the recipient and issuer, a reward transaction is authorized for debit or credit settlement of reward units from the recipient's rewards account, without the recipient presenting any personalized man-made tokens such as smartcards or magnetic swipe cards.

DESIGNATED COUNTRY(S)- AE; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CR; CU; CZ; DE; DK; DM; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MA; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; TZ; UA; UG; UZ; VN; YU; ZA; ZW; GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

25. METHOD AND SYSTEM FOR THE PRESENTATION AND REDEMPTION OF REWARD OFFERS

PCT 10-12-00 00060516 WO NDN-172-0034-4579-2

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DATE FILED- 2000-03-28

PUBLICATION NUMBER- 00060516 WO

DOCUMENT TYPE- A2

PUBLICATION DATE- 2000-10-12

PATENT PRIORITY INFO- 09/285,201, 1999-04-01, United States of America

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INTERNATIONAL PATENT CLASS- G06F; 17/60

PCT APP. NO.- PCT/US00/08183

FILING LANGUAGE- English

LANGUAGE- English

A system and method for conducting a retail transaction between a customer and a retailer. The retail transaction relates to a reward offer presented to the customer. The reward offer may be an offer for the sale of a reward product at a reward offer price. More than one reward offer may be presented to the customer. During an initiating transaction at a retail establishment, the customer provides an account identifier identifying a financial account to be charged. The account identifier and other transaction data are transmitted to a central server by a point of sale terminal. The central server determines a reward code that is transmitted to the point of sale terminal for presentation to the customer. The central server may store the reward code in association with the transaction data in a transaction database. The central server may also store one or more reward offers in association with the reward code and the account identifier in an outstanding reward offers database. The customer then enters the reward code to the central server via a website. In response to receiving the reward code from the customer, the central server retrieves the reward offers from the outstanding database. The reward offers may each have a rule associated therewith or may be valid only for a limited duration. The central server determines which reward offers are appropriate for presentation to the customer based on rules and/or time validity. The central server may also determine whether a reward product is available in inventory before presenting a reward offer to the customer. The customer transmits a customer response indicating

acceptance or rejection of the reward offers. If a reward offer is accepted, the account identifier is retrieved, and an accepted reward offer price is charged to the financial account associated with the customer. The customer may then return to the retail establishment to obtain the purchased reward product or products.

DESIGNATED COUNTRY(S)- AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CR; CU; CZ; DE; DK; DM; DZ; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MA; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; TZ; UA; UG; US; UZ; VN; YU; ZA; ZW; GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

26. SYSTEM FOR DISTRIBUTION AND REDEMPTION OF LOYALTY POINTS AND COUPONS

PCT 06-29-00 00038088 WO NDN- 172-0032-0473-9

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DATE FILED- 1999-12-16

PUBLICATION NUMBER- 00038088 WO

DOCUMENT TYPE- A1

PUBLICATION DATE- 2000-06-29

PATENT PRIORITY INFO- 09/218,019, 1998-12-22, United States of America

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INTERNATIONAL PATENT CLASS- G06F; 17/60

PCT APP. NO.- PCT/CA99/01198

FILING LANGUAGE- English

LANGUAGE- English

A system for controlling a customer reward system comprising: a first database for storing customer identifications, and for accumulated loyalty points awarded to the customer, an administration terminal for establishing loyalty point values associated with any of plural predetermined activities, and for storing the values and identities of associated activities, in a second database, a reading terminal for reading the identity of a customer at a location of the terminal, first apparatus located in the region of the reading terminal for detecting an activity of the customer, and second apparatus for accessing the second database, looking up the activity of the customer, and depositing corresponding loyalty points in the first database in association with an identification of the customer.

DESIGNATED COUNTRY(S)- AE; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CR; CU; CZ; DE; DK; DM; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MA; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; TZ; UA; UG; UZ; VN; YU; ZA; ZW; GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

27. LOYALTY FILE STRUCTURE FOR SMART CARD

PCT 03-30-00 00017794 WO NDN- 172-0030-0179-8

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DATE FILED- 1999-09-22

PUBLICATION NUMBER- 00017794 WO

DOCUMENT TYPE- A2**PUBLICATION DATE- 2000-03-30****PATENT PRIORITY INFO- 09/159,266, 1998-09-23, United States of America****ATTORNEY, AGENT, OR FIRM- THOMAS, C., Douglass, Beyer & Weaver, LLP, P.O. Box 61059, Palo Alto, CA 94306, United States of America****INTERNATIONAL PATENT CLASS- G06F; 17/60; G07F; 7/10****PCT APP. NO.- PCT/US99/21253****FILING LANGUAGE- English****LANGUAGE- English**

A loyalty file structure for a smart card includes any number of loyalty files (106-112) preinstalled by a card manufacturer. Each loyalty file has a password, a file number, a label, an indicator of whether or not the file is currently being rented by a merchant, a length indicator, a data format indicator, and a data region. An issuer creates a unique password for each loyalty file on a card and then issues cards to customers. For customer enrollment at a point-of-sale, a merchant determines if a loyalty file is available (FIG. 8A). The merchant password is sent to the issuer on-line in real time (FIG. 8B) and is returned along with authorization from the issuer to replace the password of the loyalty file with the merchant password (FIG. 8C). The file label is changed to a merchant identifier and the file is indicated as being rented. The merchant sends payment or a credit transaction to the issuer for use of the loyalty file. For use with a loyalty program, a merchant terminal finds the loyalty file of a customer's card for that merchant and reads or updates information within that file. The loyalty file on a card is also used with electronic ticketing to store information pertaining to a purchased ticket. Upon later presentation of the card at an airline boarding gate, stored information in the loyalty file is compared with the same information downloaded from the airline host computer. A match indicates a valid purchase and a boarding pass is issued.

DESIGNATED COUNTRY(S)- AE; AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CR; CU; CZ; DE; DK; DM; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG; US; UZ; VN; YU; ZA; ZW; GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

28. METHOD AND APPARATUS FOR ADMINISTERING A REWARD PROGRAM**PCT 05-13-99 09923596 WO NDN- 172-0023-3414-7****INVENTOR(S)- WALKER, Jay, S.** 124 Spectacle Lane, Ridgefield, CT 06877 United States of America**INVENTOR(S)- VAN LUCHENE, Andrew, S.** 9 Greenwood Place, Norwalk, CT 06854 United States of America**INVENTOR(S)- JORASCH, James, A.** Apartment #5G, 25 Forest Street, Stamford, CT 06901 United States of America**INVENTOR(S)- ALDERUCCI, Dean** 19-8 Prospect Ridge Road, Ridgefield, CT 06877 United States of America**APPLICANT (S)- WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP** Four High Ridge Park, Stamford, CT 06905-1324 United States of America**DATE FILED- 1998-10-29****PUBLICATION NUMBER- 09923596 WO****DOCUMENT TYPE- A1****PUBLICATION DATE- 1999-05-14****PATENT PRIORITY INFO- 08/961,964, 1997-10-31, United States of America****ATTORNEY, AGENT, OR FIRM- ALDERUCCI, Dean, Walker Digital Corporation, Intellectual Property Dept., Five High Ridge Park, Stamford, CT 06905-1326, United States of America****INTERNATIONAL PATENT CLASS- G06F; 19/00****PCT APP. NO.- PCT/US98/22922****FILING LANGUAGE- English****LANGUAGE- English**

In accordance with the present invention, a central controller stores a series of registrations, each of which corresponds to a purchaser of a product. The central controller calculates a measurement of product success, such as the number of products sold or the market share of the product. The central controller determines if the measurement is within a predetermined range. For example, the central controller may determine if the number of products sold exceeds a predetermined threshold. A selected set of registrations which are "early-

adopter" registrations are selected. The set of registrations thereby defines a set of early-adopter purchasers. For example, the central controller may select a set of registrations having ordinal positions within a predetermined range of positions, such as the first hundred registrations. Thus, one hundred early-adopter purchasers are defined. If the measurement of product success is within the predetermined range, a reward, such as a refund or a free product, is provided to each early-adopter purchaser. For example, if sales of the product exceed 1,000,000 units, a reward is provided to each early-adopter purchaser.

DESIGNATED COUNTRY(S)- AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CU; CZ; DE; DK; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG; UZ; VN; YU; ZW; GH; GM; KE; LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

29. POINT-OF-SALE SYSTEM AND METHOD FOR THE MANAGEMENT OF GROUP REWARDS

PCT 04-22-99 09920013 WO NDN- 172-0022-9831-3

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DATE FILED- 1998-10-08

PUBLICATION NUMBER- 09920013 WO

DOCUMENT TYPE- A2

PUBLICATION DATE- 1999-04-22

PATENT PRIORITY INFO- 08/948,144, 1997- 10- 09, United States of America; 09/118,414, 1998- 07- 17, United States of America

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INTERNATIONAL PATENT CLASS- H04K

PCT APP. NO.- PCT/US98/21218

FILING LANGUAGE- English

LANGUAGE- English

A method and apparatus for managing a group reward program is disclosed whereby a group of consumers is registered with a merchant as a shopping group. The group is encouraged to make a minimum purchase of goods or services from the merchant through the offerint of a group reward . The group may become eligible for a reward after it acheives a desired minimum purchase goal established by the merchant. The minimum purchase goal may be determined based on the average purchases by the group as a whole, the average purchases of each member of the group, the individual purchases of each group member and other like methods. The minimum purchase goal may further be subject to a time limitation. Group purchases are monitored by the merchant's point-of-sale terminal network. In this manner, the members of the group encourage each other to make an appropriate amount of purchases from the merchant so that the group may earn the reward . This groups behavior, in turn, enhances the merchant's sales.

DESIGNATED COUNTRY(S)- AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CU; CZ; DE; DK; EE; ES; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG; UZ; VN; YU; ZW; GH; GM; KE; LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

30. CLIENT SYSTEM FOR IP NETWORK

PCT 03-18-99 09913438 WO NDN- 172-0022-3256-9

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DATE FILED- 1998-09-04

PUBLICATION NUMBER- 09913438 WO

DOCUMENT TYPE- A1

PUBLICATION DATE- 1999-03-18

PATENT PRIORITY INFO- 1006951, 1997-09-05, Netherlands

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INTERNATIONAL PATENT CLASS- G07F; 17/16; 7/08; 19/00

PCT APP. NO.- PCT/EP98/05724

FILING LANGUAGE- English

LANGUAGE- English

Client system for supporting (commercial) loyalty programmes via Internet . An accounting module provides processing of "bonus points " or other modern forms of credit transfer money or value units to be received or sent via a browser. By debiting or crediting services, a loyalty programme for Internet services can be realised. In order to prevent fraud, use is made of chip cards, which can be connected to the client PC by means of a card terminal. The use of a chip card as storage medium for electronic value units prevents fraud and provides moreover integration of Internet oriented payment traffic and conventional payment traffic: in both domains, use is made of the same chip card. Herewith value units which are saved via Internet actions can be spent, if desired, in normal shops, and conversely.

DESIGNATED COUNTRY(S)- AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CU; CZ; DE; DK; EE; ES; FI; GB; GE; GH; GM; HR; HU; ID; IL; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG; US; UZ; VN; YU; ZW; GH; GM; KE; LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG

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